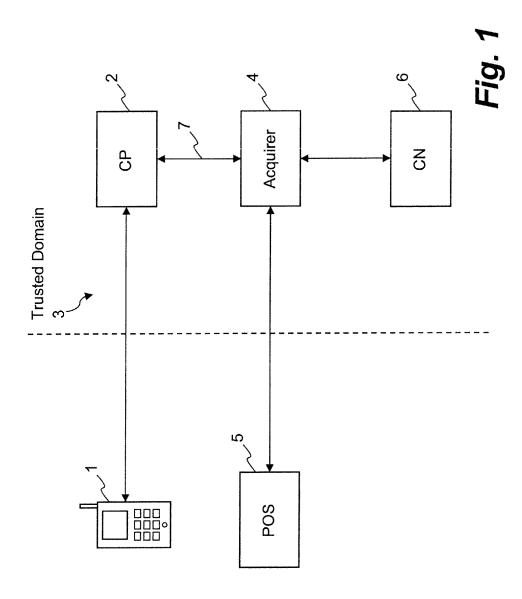
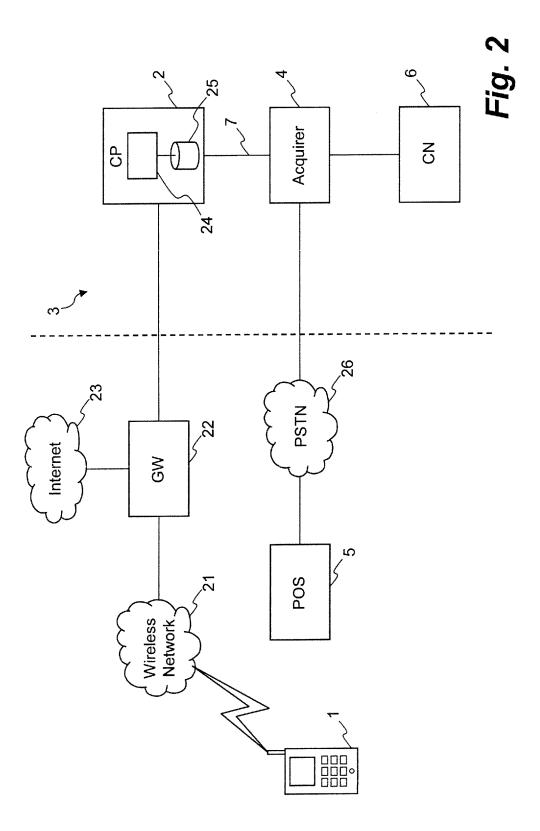
Provider of a Product of Service Inventors: Ryan J. Nobrega et al.

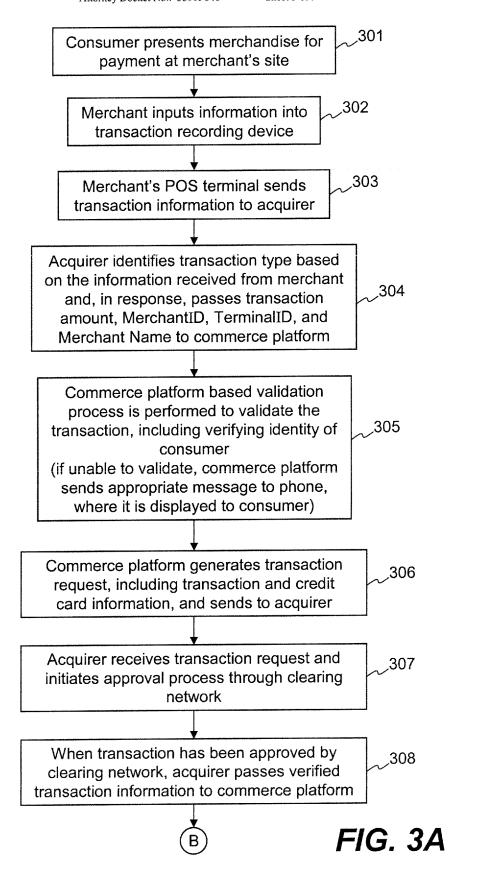
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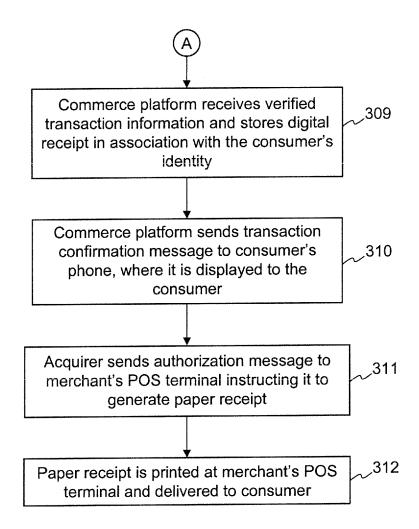
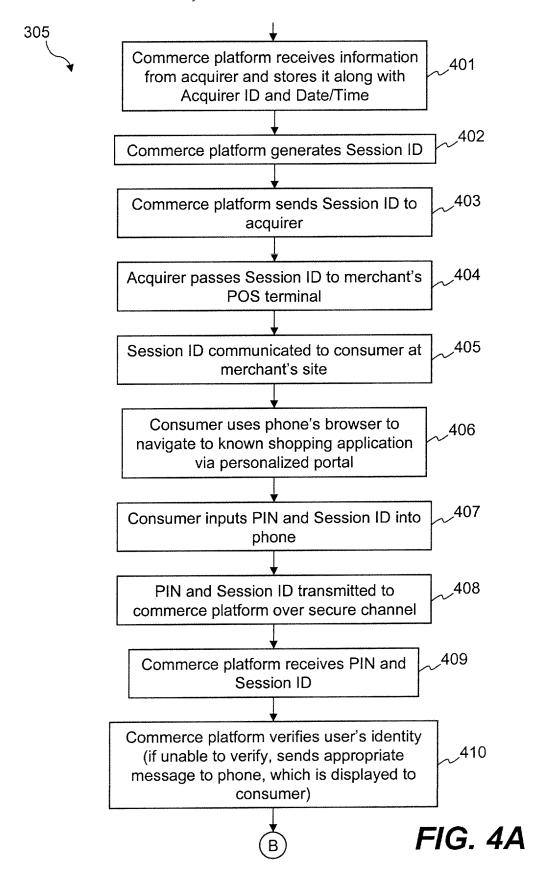
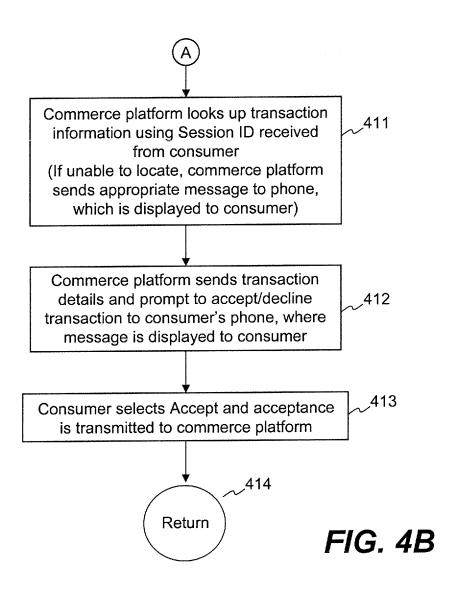


FIG. 3B

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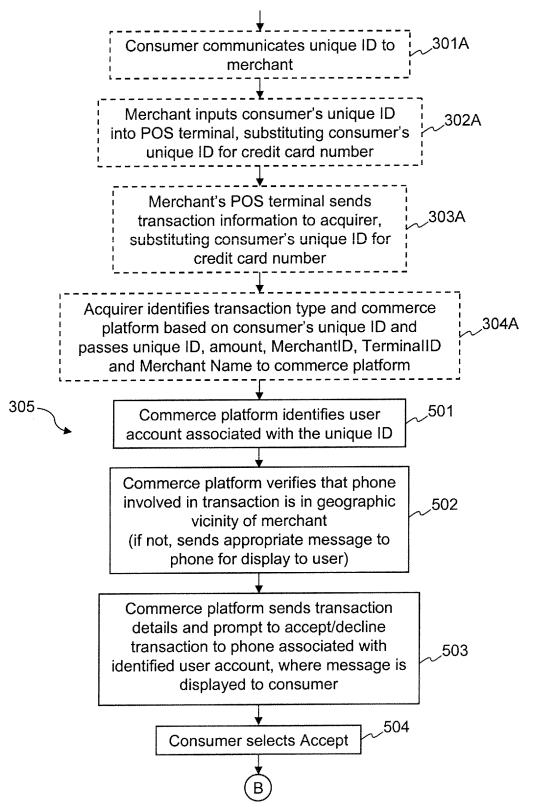
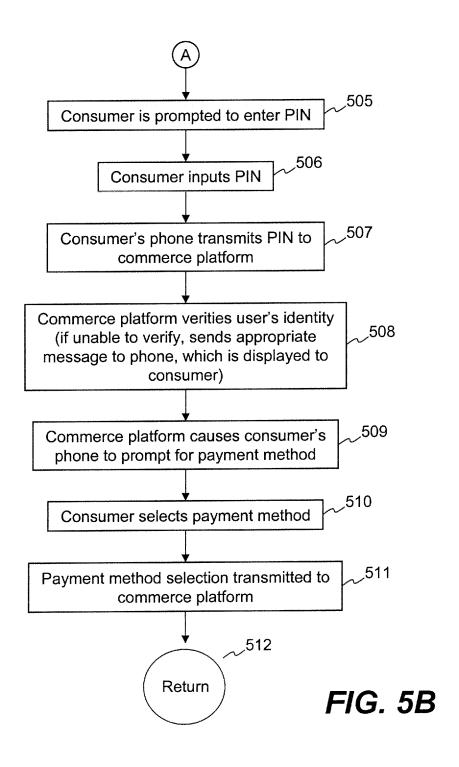


FIG. 5A

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Title: Method and Apparatus for Performing a Credit Based Transaction Between a User of a Wireless Communications Device and a

Provider of a Product or Service Inventors: Ryan J. Nobrega et al.

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